



**GHANA  
COMMERCIAL  
BANK LTD.**

*We Serve You Better*

# GCB

# Link2Home

A c c o u n t

**Joint**

## ACCOUNT OPENING REQUIREMENTS

- Two passport-sized photographs each
- Valid Photo I.D. (Passport or Driver's License).
- Proof of Address (Utility Bill/ Other Bank's Statement/ Employer's Reference/ Income Tax Certificate/ Tenancy Agreement - Not Older than six (6) months).
- Reference / Introductory Letter (Current Account Applicants Only).
  - Referees who are existing customers of GCB should please fill Reference forms on page 6 inside.
  - Referees who are non-customers of GCB should please fill Reference forms on page 6 inside.
  - References could be obtained from GCB current account holder(s), your bankers, Employers, established Law or Accounting firm.

## ACCOUNT BENEFITS

- The opportunity to open and operate your account in Ghana
- On-line access to your Account information through Commernet Plus (Internet Banking)
- Access to loans (you could also use the account balance as collateral)
- Advisory services on the high-interest yield investment products
- Ability to issue standing instructions for payment of mortgage, insurance premium, and school fees etc.
- Customized cheque book and/or savings withdrawal book
- Ability to buy back foreign currency at GCB's prevailing selling rates
- Competitive exchange rates for your transfers
- Access to your funds (cedi accounts) 24/7 through the Bank's Readycash (ATM) card when in Ghana
- Convenient withdrawals from your account when in Ghana from any GCB branch.
- Photo ID for priority lane service in any GCB branch
- Free quarterly statements
- Enjoy a multi-tiered interest rates on Cedi savings account

## 1st APPLICANT

PERSONAL DETAILS	
<b>Title (Mr./Mrs./Ms./Dr./Prof./Others)</b>	<b>Sex</b> <b>M</b> <input type="checkbox"/> <b>F</b> <input type="checkbox"/>
Surname	
First Name/Others	Date of Birth (dd/mm/yy)
Previous/Maiden Name	<b>Marital Status</b> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>
Nationality	Place & Country of Birth
In case of TRUST Account (Indicate Child's Name)	No. of Children
Name of Spouse	Occupation of Spouse
Current Residential Address (Abroad)	
Tel No/Fixed Line/Mobile	Email
B. EMPLOYMENT DETAILS	
<b>Employer's Name &amp; Address</b>	
<b>Occupation Type</b>	<b>How Long Employed?</b>
<b>Daytime Phone No.</b>	<b>Net Monthly Income</b>

## 2nd APPLICANT

A. PERSONAL DETAILS			
Title (Mr./Mrs./Ms./Dr./Prof./Others)		Sex                      M <input type="checkbox"/> F <input type="checkbox"/>	
Surname			
First Name/Others		Date of Birth (dd/mm/yy)	
Previous/Maiden Name	Marital Status Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/>		
Nationality		Place & Country of Birth	
In case of TRUST Account (Indicate Child's Name)		No. of Children	
Name of Spouse		Occupation of Spouse	
Current Residential Address (Abroad)			
Tel No/Fixed Line/Mobile		Email:	
B. EMPLOYMENT DETAILS			
Employer's Name & Address			
Occupation Type		How Long Employed?	
Daytime Phone No.		Net Monthly Income	
C. ACCOUNTS DETAILS			
L2H Cedi Account:		Current <input type="checkbox"/> Savings <input type="checkbox"/>	
L2H Foreign Currency Account:		US\$ <input type="checkbox"/> GBP£ <input type="checkbox"/> EUR€ <input type="checkbox"/>	
D. INVESTMENT OPTION			
L2H Cedi Investment    Fixed Deposit <input type="checkbox"/> Negotiable Cert. of Deposit <input type="checkbox"/> Premium Cert. of Deposit <input type="checkbox"/>			
L2H Foreign Currency Investment:    Fixed Deposit <input type="checkbox"/>			
E. STATEMENT OPTION			
Monthly (At a Fee) <input type="checkbox"/> Quarterly (Fee) <input type="checkbox"/>			

(PNB: Applicants opting for investment products must first open an account into which transfers will be lodged before the investment can be made).

## **SURVIVORSHIP CLAUSE**

In the event of the death of any of us, the credit balance standing to the account shall be at the disposal of the survivor(s)

\_\_\_\_\_  
Signature of 1st Applicant

\_\_\_\_\_  
Signature of 2nd Applicant

## **CUSTOMERS' DECLARATION**

We apply to open an account(s) with Ghana Commercial Bank Ltd.

We understand that the information given herein is the basis for opening such account(s) and therefore warrant that such information is correct and binding on us.

We authorize you to apply charges and credit interest to the account where applicable.

We agree that the Bank reserves the right to close our account

We agree that information on this account may be divulged through the Bank's Accredited Agents

**Name:**

**Name :**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

1st Applicant

2nd Applicant



## MANDATE

Signature Mandate:

Both to Sign ☐

Either to Sign ☐

Name in Full	Sign./Thumbprint / Photograph
Please write Name (only) entirely within the box below	Please sign entirely within the box below (Use black ink/pen only)
1).	

Name in Full	Sign./Thumbprint / Photograph
Please write Name (only) entirely within the box below	Please sign entirely within the box below (Use black ink/pen only)
2).	

**REFERENCE / INTRODUCTION** (Applicable to only Current Account Applicants)

THE MANAGER

-----

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Dear Sir / Madam,

**A)** I deem Mr./ Mrs./Ms/Dr./Prof. \_\_\_\_\_

who have been known to me for the past \_\_\_\_\_ suitable to operate a Current Account.

I also confirm that the physical address quoted by them is correct.

Yours faithfully,

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

**B) {To be filled by an existing customer of the Bank introducing the applicant}**

FULL NAME	BRANCH NAME
ADDRESS _____ _____	ACCOUNT NUMBER _____

## KYC INFORMATION - INDIVIDUAL

Account No. (To be inserted by your branch)

--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name of Account Holder:

Type of Account:

Date of Birth:

Nationality:

Telephone No. (s):

Occupation / Position

Employer Address

Nature of Business

Identity Number (Document Attached):

Level 1

Low risk customer

Applicant resides in a high risk country

Applicant's funding is sourced from normal activities


Level 2

Medium risk customer Applicant(s) or authorised signatories fall into any type of account not listed in Level 1 or 3

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Level 3

Special customer

Applicant is a Political Exposed Person

Applicant resides in high-risk jurisdictions

Applicant's source of funding is from high-risk jurisdictions

Applicant's nature of business (involves gambling, defense or money service)


Residential Address (Abroad)

Residential Address (Ghana)

Residential Address Verification (Abroad)

Utility Bill: Electricity ☐ Telephone ☐ Water ☐ Others \_\_\_\_\_  
(Please specify)

**Name Verification**

Passport

☐

Driver's Licence

☐

Other \_\_\_\_\_  
(Please specify)

**Purpose of Account**

Personal Savings

☐

Investment

☐

Other \_\_\_\_\_  
(Please specify)

**Source of Funds for the Account**

Personal Savings

☐

Salaries

☐

Inheritance

☐

Business Ownership

☐

Investment

☐

Other \_\_\_\_\_  
(Please specify)

**Expected Volume and Type of Activity:**

Expected Deposits / Inward transfers: No. of Transactions per Month ☐ Amount per Month ☐

Expected Withdrawals / Outward transfers: No. of Transactions per Month ☐ Amount per Month ☐



**FOR OFFICE USE ONLY**

ACCOUNT TYPE    ACCOUNT NUMBER    DATE OPENED    NAME OF AGENT

..... / ..... / ..... / .....

Data Entered by \_\_\_\_\_ Data Verified by \_\_\_\_\_

Account Opened by \_\_\_\_\_ Authourised by \_\_\_\_\_

**RETAIL MANAGER'S FINAL COMMENT:**

I certify that the information provided conforms to the Bank's laid down policy on requirements for opening an account.

Retail Manager's Name: \_\_\_\_\_

Retail Manager's Signature \_\_\_\_\_ Date \_\_\_\_\_

## TERMS AND CONDITIONS FOR ACCOUNT HOLDERS

### 1.0 THE BANK

The information on this page (and any further instructions and conditions that may be prescribed by the Bank from time to time) are the terms of the agreement between you and Ghana Commercial Bank Ltd; when you sign the account application form you accept these terms as binding on you.

### 2.0 THE ACCOUNT

- 2.1 We will assume full responsibility for the genuineness, corrections and validity of all endorsements appearing on all Cheques, Orders, Bills, Notes Negotiable instruments and receipts or others deposited in the account.
- 2.2 All notices or letters will be sent to the address supplied by me and will be considered duly delivered and received at the time it is delivered. Notices in the press will be deemed sufficient for this purpose.
- 2.3 It is understood that any funds received from or on behalf of any of us, are to be placed to the credit of specified account unless the Bank receives written instruction to the contrary.
- 2.4.1 We understand and agree that you may at your discretion and without giving any reason thereto decline to accept my/our Account application. We also understand that until such time you shall inform us in writing the relevant Account number, no account relationship is established with you.
- 2.5 We agree that in the event that the bank receives from us ambiguous or conflicting instructions in connection with an Account the Bank may in its absolute discretion and without any liability act or decline to act as the bank thinks it fit.
- 2.6 We agree that these authorities shall be governed by and construed in accordance with the laws of Ghana and We hereby irrevocably submit to the non-exclusive jurisdiction of the Courts of such jurisdiction.
- 2.7 We hereby authorize and instruct the Bank, until receipt by the Bank of written notice to the contrary to make available to other Banks such information in relation to any Authorize Disclosee may from time to time request, including, without prejudice to the generality of the foregoing, details of Account balance and authorized signatory(ies) provided only that the Bank acts in good faith the Bank shall not be liable for any loss, whatsoever, arising that may result from the disclosure of information hereunder including as a result of any error contained in the information so disclosed.

## LIST OF GHANA COMMERCIAL BANK LTD. BRANCHES

### Accra Zone

1. High Street
2. Kwame Nkrumah Circle
3. Liberty House
4. Republic House
5. Dome
6. Ring Road West
7. Kaneshie Industrial Area
8. Kaneshie Market
9. Derby Avenue
10. Boundary Road
11. Accra New Town
12. Osu
13. Ministries
14. Korle-Bu
15. Trade Fair Site
16. Burma Camp
17. Makola Market
18. Tantra Hill
19. Kasoa Market
20. Abelemkpe
21. Kasoa Main
22. Kisseman
- Kotoka International Airport Agency
- Aviance Agency
- Diamond House Agency

### Tema Zone

23. Tema Main
24. Tema Market
25. Tema Industrial Area
26. Tema Fishing Harbour
27. Ashiaman
28. Legon
29. Madina
30. Tetteh Quarshie Circle
31. Aburi

32. Mampong Akwapim
33. Akropong Akwapim
34. Somanya
35. Akosombo
36. Akuse
37. Ada Foah
38. Safebond
- Tema Agency
- Evergreen Agency

### Koforidua Zone

39. Koforidua
40. New Tafo
41. Suhum
42. Asamankese
43. Akim Oda
44. Kade
45. Nsawam
46. Kibi
47. Anyinam
48. Nkawkaw
49. Mpraeso
50. Donkorkrom
51. Konongo
52. Agogo
53. Juaso

### Kumasi Zone

54. Kumasi Main
55. Harper Road
56. Ahinsan
57. Kejetia
58. Asafo Market
59. Jubilee House
60. KNUST
61. Tech Junction
62. Bantama

63. Ejura
64. Obuasi
65. Yeji
66. Bekwai Ashanti
67. Dunkwa-On-Offin
68. New Edubiase
69. New Offinso
70. Nkawie
71. Mampong Ashanti
72. Effiduase Ashanti
73. Ejisu
74. Agona Ashanti

### **Takoradi Zone**

75. Takoradi Main
76. Tarkoradi Harbour
77. Takoradi Market Circle
78. Sekondi
79. Tarkwa
80. Axim
81. Half-Assini
82. Dadieso
83. Enchi
84. Samreboi
85. Sefwi-Wiawso
86. Prestea
87. Bogoso
88. Elubo
  - GCNET
  - GCNET Elubo

### **Cape Coast Zone**

89. Cape Coast Main
90. UCC
91. Agona Swedru
92. Assin Foso
93. Mankessim
94. Winneba
95. Twifu Praso
96. Brehman Asikuma
97. Saltpond
98. Abura Dunkwa

### **Sunyani Zone**

99. Sunyani
100. Techiman
101. Techiman Mkt

102. Berekum
103. Dormaa Ahenkro
104. Drobo
105. Wenchi
106. Nkoranza
107. Kintampo
108. Duayaw Nkwanta
109. Bechem
110. Akumadan
111. Tepa
112. Hwidiem
113. Goaso
114. Mim
115. Sankore
116. Sampah

### **Tamale Zone**

117. Tamale Main
118. Tamale Market
119. Tamale Hosp. Rd
120. Navrongo
121. Bolgatanga
122. Bawku
123. Wa
124. Tumu
125. Lawra
126. Kete-Krachi
127. Yendi
128. Salaga
129. Bole
130. Damongo
131. Bimbila
132. Walewale

### **Ho Zone**

133. Ho
134. Ho Market
135. Hohoe
136. Dzodze
137. Aflao
138. Keta
139. Akatsi
140. Sogakope
141. Abor
142. Kpando
143. Peki
144. Jasikan
145. Kadjebi
146. Nkwanta
147. Dambai



# Internet Banking Application Form

## (Individual Customers)

TELEPHONE NUMBER (S) \_\_\_\_\_

TICK

[illegible]

GHANA COMMERCIAL BANK LTD



## ADDRESSES OF MONEY TRANSFER AGENTS

### UNITED KINGDOM

**Unity Link Financial Services Ltd**  
158-160 Balham High Road  
London SW12 9BN  
Tel.: 0044 208 7722160

**Unity Link Financial Services Ltd**  
10 High street, Harlesden  
London NW 10 4LX  
Tel.: 0044 208 7722160

**Unity Link Financial Services Ltd**  
691 Seven Sisters  
London Road NW15 5AA  
Tel.: 0044 208 7722160

**Unity Link Financial Services Ltd**  
465 Green Street, Upton Park  
London E13 9AX

**Samba International Ltd**  
Unit 17 Eurolink  
Business Centre  
49 Effra Road  
SW2 1BZ

**UNITED STATES OF AMERICA**  
**MoneyGram Payment Systems Inc**  
1550 Utica Avenue  
South Minneapolis  
MN 55416, USA

**FamilyLink Money Transfer Inc.**  
1205 College Avenue  
Bronx N.Y. 10456  
Tel.: 001 718293 6280  
Fax: 001 718 2931790

**Speedy Forex Bureau LLC**  
43618 Preddy CT  
Ashburn 20147

Virginia, USA  
Tel.: 001 703 729 7919  
Fax: 001 703 729 0102

**Vigo Remittances Corp**  
1300 Sawgrass  
Corporate Parkway  
Suite 110 Sunrise FL  
33323 USA  
Tel.: 001 9546256741  
Fax: 001 9548351427

**GES Money**  
U.K

**GERMANY**  
**Universal Money Transfer GmbH**  
Wandsbeker Chaussee  
29, 22089 Hamburg  
Germany  
Tel.: 0049 4020007919  
Fax: 0049 40 2000 7939

**HOLLAND**  
**Unity Monetary Services BV**  
Bijlmerreef 1129A-1131A  
1103TT Amsterdam  
The Netherlands  
Tel.: 0031 206957122  
Fax: 0031 206904956

**ITALY**  
**Hajia African Market**  
**(Unity Monetary Transfer GmbH)**  
Viale Europa 36  
San Martino Di Lupari  
35018, Padova, Italy  
Tel./Fax: 0039 0499462030  
Mobile: 0039 3204512555

## ADDRESSES OF CORRESPONDENT BANKS

### UNITED KINGDOM

**Ghana International Bank Plc**  
1<sup>st</sup> Floor, 10 Old Broad Street  
London EC2N 1DW  
Tel.: 0044 207 8470395  
Fax.: 0044 207 256 2530/1  
BIC GHIBGB2L

**National Westminster Bank Plc**  
135 135 Bishopgate, London  
EC2M 3UR  
BIC NWBKGB2L

**UNITED STATES OF AMERICA**  
**Citibank N. A.**  
16<sup>th</sup> Floor, Zone Street  
New York, N.Y. 10043  
BIC: CITIUS33

**Deutsche Bank Trust Co. BTC**  
1 Bankers Trust Plaza  
New York, N.Y. 1006  
BIC: BKTRUS33

**GERMANY**  
**Dresdner Bank AG**  
Jurgen-Ponto Platz 160329  
Frankfurt Am Main  
BIC: DRESSDEFF

**Commerzbank AG**  
Frankfurt Main  
BIC COBADEFF

**For further enquiries:**

International Banking Division

1st Floor GCB Towers, Kwame Nkrumah Circle, Accra

Helplines: + 233 (21) 257 617 | 24 60 40 | 257 615 | 24 60 31;

**Fax:** + 233(21) 246033; 021 246042

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